

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Kenneth J. and Colleen S. Dworek : Bankruptcy Case No. 21-10547-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this *8th* day of **December, 2021**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated **October 22, 2021**, except as modified herein as numbered, below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court.

1. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim (A5):
Claimant: **Rocket Mortgage** . Claim Number: **3**

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

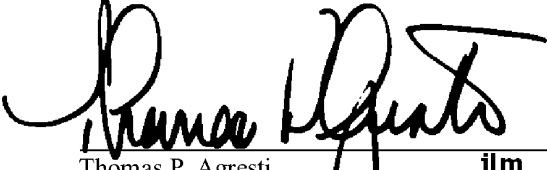
4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:
 - (a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.
 - (b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.
 - (c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.
8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.
10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti jlm
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
Kenneth J. Dworek
Colleen S. Dworek
Debtors

Case No. 21-10547-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

Page 1 of 3

Date Rcvd: Dec 08, 2021

Form ID: pdf900

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Dworek, Colleen S. Dworek, 60 McInstery Drive, Coolspring, PA 15730-8500
15419915	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15419917	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15419921	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
15419922	+ Heather D. Serian, c/o David C. Serene, Esquire, The Serene Law Firm, PLLC, 12 Gorman Avenue, Indiana, PA 15701-2243
15433882	+ Northwest Bank, PO Box 337, Warren, PA 16365-0337
15419924	+ Northwest Consumer Discount Co., P.O. Box 2169, Butler, PA 16003-2169
15419927	+ Penn Highlands Brookville, 100 Hospital Road, Brookville, PA 15825-1367
15419928	+ Pennsylvania Department of Revenue, Bureau of Individual Taxes, P.O. Box 280431, Harrisburg, PA 17128-0431
15426232	+ Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 09 2021 00:11:28	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15419915	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 09 2021 00:00:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15419916	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 09 2021 00:11:36	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15421769	+ Email/Text: bankruptcy@cavps.com	Dec 09 2021 00:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15419918	+ Email/Text: bk.notifications@jpmchase.com	Dec 09 2021 00:00:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
15419919	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2021 00:00:00	Comenity Bank/maurices, Po Box 182789, Columbus, OH 43218-2789
15419920	+ Email/PDF: pa_dc_ed@navient.com	Dec 09 2021 00:11:32	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15419923	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 09 2021 00:00:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15426156	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 09 2021 00:11:28	JPMorgan Chase Bank, NA, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15426157	Email/Text: bk.notifications@jpmchase.com	Dec 09 2021 00:00:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15427827	Email/PDF: pa_dc_claims@navient.com	Dec 09 2021 00:11:28	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

District/off: 0315-1

User: jmar

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15419925	+ Email/PDF: cbp@onemainfinancial.com	Dec 09 2021 00:11:28	Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
15419929	Email/Text: Bankruptcy.Notices@pnc.com	Dec 09 2021 00:00:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285
15434364	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2021 00:11:32	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15419926	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2021 00:11:35	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
15419930	+ Email/Text: steve@priorityfirstfcu.org	Dec 09 2021 00:00:00	Priority First Federal Credit Union, 364 Midway Drive, Du Bois, PA 15801-3864
15419931	+ Email/Text: steve@priorityfirstfcu.org	Dec 09 2021 00:00:00	Priorty First FCU, 364 Midway Drive, Du Bois, PA 15801-3864
15419932	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 09 2021 00:00:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15419933	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 09 2021 00:11:37	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
15419934	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2021 00:11:32	Syncb/amer Eagle Dc, Po Box 965005, Orlando, FL 32896-5005
15419935	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2021 00:11:27	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15419936	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2021 00:11:35	Syncb/walmart, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15421947	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2021 00:11:35	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15434153	Email/PDF: ebn_ais@aisinfo.com	Dec 09 2021 00:11:30	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: jmar

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2021 at the address(es) listed below:

Name	Email Address
Kenneth P. Seitz	on behalf of Joint Debtor Colleen S. Dworek thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Kenneth J. Dworek thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 6